NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 11, 2008, executed by SHELLY J PITCHER, conveying certain real property therein described to Recontrust Company, as Trustee, for Mortgage Electronic Registration System, Inc. as nominee for Countrywide Bank, FSB, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded July 16, 2008, in Deed Book 2924, Page 436; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A.; and

WHEREAS, on May 7, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3811, Page 656; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **July 8, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 100, SECTION A, IN CHURCHWOOD ESTATES SUBDIVISION, IN SECTION 2, TOWNSHIP 2 SOUTH, RANGE 8 WEST, CITY OF HORN LAKE. DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 12, PAGES 45 & 46, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO PAUL E. LARIMORE AND WIFE, BARBARA M. LARIMORE BY ASSUMPTION WARRANTY DEED FROM GLENN S. STROUPE AND WIFE, LINDA L. STROUPE DATED NOVEMBER 10, 1994 AND FILED FOR RECORD IN BOOK 278, PAGE 395, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 1980 RAPIER DR, HORN LAKE, MS 38637. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

OBTAINED WILL BE USED FOR THAT PURPOSE.
WITNESS MY SIGNATURE, this 26 day of May, 2014.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 06/10/2014, 06/17/2014, 06/24/2014, 07/01/2014

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated March 1, 2011, executed by BILLIE J. STONE, conveying certain real property therein described to ALAN E. SOUTH, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR URBAN FINANCIAL GROUP INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 28, 2011, in Deed Book 3297, Page 148; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to URBAN FINANCIAL OF AMERICA, LLC, FORMERLY KNOWN AS URBAN FINANCIAL GROUP, INC.; and

WHEREAS, on April 23, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3804, Page 667; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **July 8, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

SITUATED IN THE COUNTY OF DE SOTO, STATE OF MISSISSIPPI: LOT 728, SECTION F, CARRIAGE HILLS SUBDIVISION, IN SECTION 24, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 6, PAGES 3 AND 4, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **8201 CANTERBURY DRIVE, SOUTHHAVEN, MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 20^{100} day of May, 2014.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 06/10/2014, 06/17/2014, 06/24/2014, 07/01/2014

6/03/14 11:16:03 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated October 5, 2011, executed by HAROLD ALAN VINCENT AND STEPHANIE L. VINCENT, conveying certain real property therein described to MICHAEL LYON, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR QUICKENS LOANS INC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded October 19, 2011, in Deed Book 3354, Page 744; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Quicken Loans Inc.; and

WHEREAS, on May 5, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3810, Page 253; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **July 8, 2014** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LAND SITUATED IN THE COUNTY OF DESOTO IN THE STATE OF MS INDEX AS FOLLOWS:

LOT 378, SECTION G, PARCEL 6, CENTRAL PARK NEIGHBORHOOD, PUD, IN SECTION 20 AND 29, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 84, PAGE 25, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be **8052 MARY PAYTON DR**, **SOUTHAVEN**, **MS 38671**. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 2014.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 06/10/2014, 06/17/2014, 06/24/2014, 07/01/2014

78-14

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 29th day of October, 2009, Jennifer L. Stone, executed a Deed of Trust to Nations Direct Title Agency, LLC, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Platinum Mortgage, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 3103 at Page 41 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3427 at Page 624 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Adams & Edens, P. A., as Trustee therein, as authorized by the terms thereof, by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 3817 at Page 68 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Adams & Edens, P. A., Substitute Trustee, by virtue of the authority conferred upon Adams & Edens, P. A. in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 8th day of July, 2014, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 1391, Section G, GREENBROOK SUBDIVISION, situated in Section 30, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat of record in Plat Book 11, Pages 15-20, in the Chancery Clerk's Office of Desoto County, Mississippi.

Title to the above described property is believed to be good, but Adams & Edens, P. A. will convey only such title as is vested in Adams & Edens, P. A. as Substitute Trustee.

WITNESS my signature, on this the 10th day of June, 2014.

ADAMS & EDENS, P. A.

BY: BRADLEY P. JONES

A&E #14-00496-1

PREPARED BY: ADAMS & EDENS

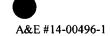
POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #14-00496-1

PUBLISH: 06/17/2014, 06/24/2014, 07/01/2014



SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 1st day of July, 2005, Jerry Williford and Annie Williford, executed a Deed of Trust to First National Financial Title Services, Inc., Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Wilmington Finance, a division of AIG Federal Savings Bank, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2257 at Page 287 thereof; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank National Association, as Trustee for Prof-2012-S1 Holding Trust I, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3730 at Page 536 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Adams & Edens, P. A., as Trustee therein, as authorized by the terms thereof, by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 3815 at Page 227 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Adams & Edens, P. A., Substitute Trustee, by virtue of the authority conferred upon Adams & Edens, P. A. in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 8th day of July, 2014, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 13, Section "A", Plum Point Villages Subdivision, located in Section 6, Township 2 South, Range 7 West, as shown by plat of record in Plat Book 25, Page 10, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Title to the above described property is believed to be good, but Adams & Edens, P. A. will convey only such title as is vested in Adams & Edens, P. A. as Substitute Trustee.

WITNESS my signature, on this the 10th day of June, 2014.

ADAMS & EDENS, P. A.

7-8-14

BY: BRADLEY P. JONES

1

A&E #13-02991

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #13-02991

PUBLISH: 06/17/2014, 06/24/2014, 07/01/2014

Special Commissioner's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of October, 1997, and acknowledged on the 30th day of October, 1997, Fred Garner, Jr., and wife, Linda K. Garner, executed and delivered a certain Deed of Trust unto Lloyd R. Miller, Jr. of Shelby County, Tennessee, Trustee for Security Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 0956 at Page 0260; and

WHEREAS, the subject Deed of Trust was reformed by judgment rendered in the matter styled U.S. Bank National Association, as trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association as Trustee for Certificateholders of EMC Mortgage Loan Trust 2004-C, Mortgage Loan Pass-through Certificates, Series 2004-C vs., Linda Garner, ET AL., Cause No.13-CV-01069 of the Chancery Court of Desoto County, Mississippi, rendered on the May 19, 2014, said judgment ordered that default judgment entered in favor of plaintiff and against defendants Linda K. Garner and Fred Garner, Jr. for failure to please, answer or otherwise reform the Deed of Trust executed by defendants. It is further ordered that U.S. Bank National Association, as trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association as Trustee for Certificateholders of EMC Mortgage Loan Trust 2004-C, Mortgage Loan Pass-through Certificates, Series 2004-C is the holder of the subject Deed of Trust at Book 956 at Page 260, which is a first position lien against the subject property. Also Appointing Tonia Davey and/or Michael Jedynak and/or Emily Courteau as Special Commissioner for purposes of judicially foreclosing said deed of trust; said judgment appearing in the Desoto County land records in DK T Book 3820 Page 72, on May 23, 2014; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of July, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 14, Section B, Hillsview Subdivision, in Section 19, Township 1, Range 8 West, as shown by plat appearing of record in Plat Book 27, Page 37-39, of record in the office of the Chancery Court of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Special Commissioner.

WITNESS MY SIGNATURE, this 9th day of June, 2014.

Special Commissioner

855 S Pear Orchard Rd, Ste. 404 Bldg 400

Ridgeland, MS 39157

(318) 330-9020

lms/F12-0403

PUBLISH: 6.17.14/6.24.14/7.1.14

6/17/14 9:33:29 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of July, 2010, and acknowledged on the 9th day of July, 2010, Melissa N. Voyles and Barry L. Voyles, wife and husband, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in DK T Book 3191 at Page 65; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Lakeview Loan Servicing, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3740 at Page 362; and

WHEREAS, on the 14th day of April, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3806 at Page 140; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of July, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 22, Section "B", Ranch Meadows Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 62, Page 15, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9th day of May, 2014.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

ni/F14-0204

PUBLISH: 6.17.14/6.24.14/7.1.14

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of November, 2012, and acknowledged on the 30th day of November, 2012, Gary M. Ledford, a married person and Charett A. Ledford, a married person, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3565 at Page 233; and

WHEREAS, on the 20th day of May, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3820 at Page 76; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of July, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land referred to herein below is situated in the County Of Desoto, State Of Mississippi, and is described as follows:

Lot 132, Final Plat, Area 3, Snowden Grove Pud, situated in Section 3, Township 2 South, Range 7 West as shown on plat of record in Plat Book 94, Pages 47-48 in the Chancery Clerks Office Of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of June, 2014.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

lms/F14-0406

PUBLISH: 6.17.14/6.24.14/7.1.14

Substitute Trustee's Notice of Sale

6/17/14 9:34:03 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of May, 2007, and acknowledged on the 30th day of May, 2007, Steven A. King, and Audrie J. King, Husband and Wife, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2729 at Page 600; and

WHEREAS, on the 5th day of May, 2014, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto M&T Bank, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3,816 at Page 621; and

WHEREAS, on the 22nd day of May, 2014, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3821 at Page 746; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of July, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 12, Forest Meadows Subdivision, located in Section 8, Township 3 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 67, Page 13, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of June, 2014.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

lms/F14-0505

PUBLISH: 6.17.14/6.24.14/7.1.14